

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DONALD K. MASDEA, JR.
MICHELE R. MASDEA
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:14-22116

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/27/2014 and confirmed on 9/17/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		231,634.20
Less Refunds to Debtor	16,353.24	
TOTAL AMOUNT OF PLAN FUND		215,280.96

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,200.00	
Trustee Fee	9,539.55	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,739.55

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 3869	0.00	30,926.56	0.00	30,926.56
	WELLS FARGO BANK NA Acct: 2845	384.33	384.33	0.00	384.33
	CARNEGIE BOROUGH (SWG) Acct: XXXXXXXX3;14	124.87	124.87	8.32	133.19
	CONSUMER PORTFOLIO SVCS/CPS Acct: 4509	1,532.40	1,532.40	0.00	1,532.40
	WELLS FARGO BANK NA Acct: 2845	34,999.88	34,999.88	3,092.36	38,092.24
					71,068.72

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DONALD K. MASDEA, JR. Acct:	0.00	0.00	0.00	0.00
	DONALD K. MASDEA, JR. Acct:	16,353.24	16,353.24	0.00	0.00
	STEIDL & STEINBERG Acct:	3,200.00	3,200.00	0.00	0.00
	STEIDL & STEINBERG Acct:	0.00	0.00	0.00	0.00
	CARLYNTON SD & CARNEGIE BORO (EIT Acct: XXXXXXXXXXXX7-10	4,631.00	4,631.00	0.00	4,631.00
	WELLS FARGO BANK NA Acct: 2845	17,547.62	17,547.62	0.00	17,547.62
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 3869	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA D/B/A CHF Acct: 0921	0.00	12,064.27	0.00	12,064.27
					34,242.89

Unsecured					
	AMERICAN EXPRESS BANK FSB	4,330.98	4,330.98	0.00	4,330.98

14-22116

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1008				
	BILL ME LATER	0.00	0.00	0.00	0.00
	Acct: XXX5562				
	PRA RECEIVABLES MANAGEMENT LLC -	2,046.00	2,046.00	0.00	2,046.00
	Acct: 0034				
	PRA RECEIVABLES MANAGEMENT LLC -	4,340.08	4,340.08	0.00	4,340.08
	Acct: 1950				
	CERASTES LLC	20,050.78	20,050.78	0.00	20,050.78
	Acct: 6945				
	PRA RECEIVABLES MANAGEMENT LLC -	20,663.16	20,663.16	0.00	20,663.16
	Acct: 0789				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX8909				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX0914				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX7777				
	RBS CITIZENS NA(*)	6,598.95	6,598.95	0.00	6,598.95
	Acct: 1018				
	LVNV FUNDING LLC	467.71	467.71	0.00	467.71
	Acct: XXX9387				
	DISCOVER BANK(*)	13,448.73	13,448.73	0.00	13,448.73
	Acct: 7439				
	QUANTUM3 GROUP LLC AGNT - COMENI	709.10	709.10	0.00	709.10
	Acct: 7642				
	QUANTUM3 GROUP LLC AGNT - MOMA F	4,409.31	4,409.31	0.00	4,409.31
	Acct: 5525				
	ALTAIR OH XIII LLC	1,531.94	1,531.94	0.00	1,531.94
	Acct: 2619				
	QUANTUM3 GROUP LLC AGNT - MOMA F	353.95	353.95	0.00	353.95
	Acct: 3445				
	CAPITAL ONE NA**	1,986.91	1,986.91	0.00	1,986.91
	Acct: 8280				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,397.18	1,397.18	0.00	1,397.18
	Acct: 9839				
	DEPARTMENT STORES NATIONAL BANK	508.18	508.18	0.00	508.18
	Acct: 3390				
	MERRICK BANK	654.05	654.05	0.00	654.05
	Acct: 9158				
	ALTAIR OH XIII LLC	749.48	749.48	0.00	749.48
	Acct: 3408				
	PNC BANK NA	5,519.59	5,519.59	0.00	5,519.59
	Acct: 7760				
	QUANTUM3 GROUP LLC AGNT - MOMA F	6,398.63	6,398.63	0.00	6,398.63
	Acct: 8644				
	PRA RECEIVABLES MANAGEMENT LLC -	506.71	506.71	0.00	506.71
	Acct: 1559				
	PEOPLES NATURAL GAS CO LLC*	558.38	558.38	0.00	558.38
	Acct: 0018				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					97,229.80
TOTAL PAID TO CREDITORS					202,541.41

TOTAL	
CLAIMED	22,178.62
PRIORITY	37,041.48
SECURED	97,229.80

Date: 07/29/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DONALD K. MASDEA, JR.
MICHELE R. MASDEA
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-22116

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 8

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Donald K. Masdea, Jr.
Michele R. Masdea
DebtorsCase No. 14-22116-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric
Form ID: pdf900Page 1 of 3
Total Noticed: 47

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db/jdb
cr
cr
13917449
13859999
13860000
13898325
13898324
13860014
13919184
13860006
13860007
14674835
13860009
13882931
13860013
13927047
13860018
13862161
13860021
13921427
13870271
13860022
13904692
13860024
14421444

+Donald K. Masdea, Jr., Michele R. Masdea, 532 Justus Street, Carnegie, PA 15106-2011
+Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
American Express Corporation, P.O. Box 1270, Newark, NJ 07101-1270
Beneficial Mortgage Company, P.O. Box 5233, Carol Stream, IL 60197-5233
+Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
+Borough of Carnegie/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, P.O. Box 182676, Columbus, OH 43218-2675)
Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
Chase Bank, c/o Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
Chase Bank, c/o ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
+Chrysler Capital, P.O. BOX 961275, FORT WORTH, TX 76161-0275
Citizens Bank, P.O. Box 42010, Providence, RI 02940-2010
+Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
GE Credit Retail Bank Mastercard, P.O. Box 530939, Atlanta, GA 30353-0939
+HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
Macy's, P.O. Box 183083, Columbus, OH 43218-3083
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
PNC Bank Visa, P.O. Box 856177, Louisville, KY 40285-6177
+Peoples Natural Gas Co LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860
+RBS Citizens, 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321
Target, P.O. Box 660170, Dallas, TX 75266-0170
+WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
Wells Fargo Mortgage, P.O. Box 11701, Newark, NJ 07101-4701
+Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13899604
13860001
13896395
14224958
13860004
13860002
13860010
13867686
13860011
13860012
13860015
13860016
13934130
13860017
13896897
13860019
13901979
13910570

+E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 ALTAIR OH XIII, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
E-mail/PDF: gecsedirecoverycorp.com Jul 31 2019 03:23:35 Bill Me Later, P.O. box 105658, Atlanta, GA 30348-5658
+E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 CERASTES, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
+E-mail/Text: bankruptcy@consumerportfolio.com Jul 31 2019 03:22:29
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jul 31 2019 03:23:41 Capital One Bank,
P.O. Box 71107, Charlotte, NC 28272-1107
E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jul 31 2019 03:23:41 Capital One Bank,
P.O. Box 71083, Charlotte, NC 28272-1083
E-mail/PDF: creditonebknofications@resurgent.com Jul 31 2019 03:23:47 Credit One Bank,
P.O. Box 60500, City of Industry, CA 91716-0500
E-mail/Text: mrdiscen@discover.com Jul 31 2019 03:20:46 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
E-mail/Text: mrdiscen@discover.com Jul 31 2019 03:20:46 Discover Card, P.O. Box 71084,
Charlotte, NC 28272-1084
E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 31 2019 03:21:20 Fashion Bug,
P.O. Box 659728, San Antonio, TX 78265-9728
E-mail/PDF: gecsedirecoverycorp.com Jul 31 2019 03:25:13 JC Penney, c/o GE Credit Bank,
P.O. Box 960090, Orlando, FL 32896-0090
E-mail/Text: bncnotices@becket-lee.com Jul 31 2019 03:20:54 Kohl's, P.O. Box 2983,
Milwaukee, WI 53201-2983
E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2019 03:24:50
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
E-mail/PDF: gecsedirecoverycorp.com Jul 31 2019 03:23:36 Lowe's, P.O. Box 530914,
Atlanta, GA 30353-0914
E-mail/Text: bkr@cardworks.com Jul 31 2019 03:20:35 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
+E-mail/Text: bkr@cardworks.com Jul 31 2019 03:20:35 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2019 03:23:46
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
E-mail/Text: bnc-quantum@quantum3group.com Jul 31 2019 03:21:42
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 3
Total Noticed: 47

Date Rcvd: Jul 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13885536 E-mail/Text: bnc-quantum@quantum3group.com Jul 31 2019 03:21:42
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13882333 +E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13860023 E-mail/PDF: gecsed@recoverycorp.com Jul 31 2019 03:23:36 Walmart, P.O. Box 530927,
Atlanta, GA 30353-0927

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Beneficial Consumer Discount Company
cr Borough of Carnegie
cr Carlynton School District
cr Duquesne Light Company
cr Wells Fargo Bank, N.A.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
cr* +BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,
Dallas, TX 75254-7883
cr* +Beneficial Consumer Discount Company, 14841 Dallas Parkway, Suite 300,
DALLAS, TX 75254-7883
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13860020* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: National Tire & Battery, c/o NTB Credit Plan, P.O. Box 183015,
Columbus, OH 43218)
13860005* +Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
13860003* Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
13860008* Chase Bank, c/o ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
14151733* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 6, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company
ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,
cnoroski@grblaw.com
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com,
sromig@barley.com
Kenneth Steidl on behalf of Joint Debtor Michele R. Masdea julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com

District/off: 0315-2

User: dric
Form ID: pdf900

Page 3 of 3
Total Noticed: 47

Date Rcvd: Jul 30, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kenneth Steidl on behalf of Debtor Donald K. Masdea, Jr. julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11